

# Questions about Long-Term Care?

*The North Dakota Insurance Department  
may be able to help.*

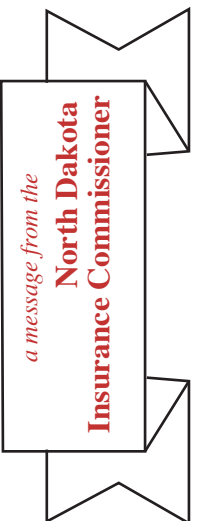


To find out whether or not  
you should purchase a long-  
term care insurance policy,  
Please call the ND Insurance  
Department toll-free at  
1-888-575-6611

*The decision to purchase long-term care insurance  
is very important and should not be rushed.*

The Senior Health Insurance  
Counseling (SHIC) program, which is  
part of the North Dakota Insurance  
Department, may be able to help make  
this decision just a bit easier for you.

We have trained, volunteer counselors  
who are not affiliated with any insurance  
company or product ready to answer your  
questions and help you make the best  
decision for your unique situation.



**North Dakota Insurance Department**  
Department 401  
600 East Boulevard  
Bismarck, ND 58505-0320

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Like a lot of life's  
important decisions,  
sometimes we just need a  
little help making up our  
minds. The Senior Health  
Insurance Counseling  
(SHIC) program staff and  
volunteers will help you  
with any questions you  
may have regarding  
long-term care insurance

and whether or not you should purchase a policy.  
Please call the SHIC program  
today - we're here to help!



## WHO CAN HELP ME?

In North Dakota you can call:

## FOR MEDICAID

Contact your County Social Services Offices.

## FOR MEDICARE

Call Senior Health Insurance Counseling (SHIC)  
in the North Dakota Insurance Department at  
1-888-575-6611 or **call 1-800-medicare.**

## FOR LONG-TERM CARE INSURANCE

Call your local life and health insurance agent.  
Or, call the Senior Health Insurance Counseling  
(SHIC) program in the North Dakota Insurance  
Department at **1-888-575-6611.**

NORTH  
DAKOTA

a program of the  
North Dakota  
Insurance Department

**SHIC**  
Senior Health  
Insurance Counseling

**1-888-575-6611**



## WHAT IS LONG-TERM CARE?

**Long-term care is a variety of services that help people with health or personal needs and activities of daily living over a period of time.**

### HOW DO I GET LONG-TERM CARE?

There are several ways long-term care is provided to those who need it:

**Informal Care:** Often provided by family or friends.

**Homemaker Services:** Basic services given to help a person remain at home. Services may include housekeeping, laundry, meal preparation, and shopping.

**Home Health Care:** This area covers a wide range of services including giving medication, skilled nursing, therapy, nutrition, personal care for help with activities of daily living and possibly chore services.

**Hospice:** Usually short-term care for the terminally ill. The care focuses on pain management, emotional and spiritual support for the patient and family. It is usually provided in the home, but can be given in a hospital or nursing home.

### HOW DO I PAY FOR LONG-TERM CARE?

Paying for long-term care depends to some extent on the care received and where it is delivered:

**Private Pay:** Many people use their own resources to pay for long-term care, especially informal care-giving.

**Medicaid:** For those who qualify, Medicaid pays for a wide variety of cares that may be provided at home or in facilities such as basic care and skilled nursing facilities (nursing homes). See your County Social Services office for more details.

**Medicare:** Generally, Medicare does not cover long-term care. Medicare does cover Hospice Care. Homebound persons may be eligible for skilled nursing care or therapy services on an intermittent basis, if your doctor orders it. There is a limited Medicare benefit if you are admitted to a nursing home after a 4-day hospitalization and you go to the nursing home within 30 days of leaving the hospital, and your stay in the nursing home is for the same reason you were in the hospital.

**Long-Term Care Insurance:** Long-term care insurance policies can be purchased that are designed to help pay for some of the costs of long-term care. The policies can often provide coverage for home care, care in a basic care facility and care delivered in a nursing home setting. Many companies offer the policies in North Dakota, and there are many different types of policies available.

### BEFORE YOU BUY- HAVE YOU CONSIDERED?

***Do I have enough income to pay my own way without insurance?***

***Is it reasonable to spend my own money, deplete my assets and then apply for Medicaid?***

***Is there any reason to preserve my assets for heirs?***

***Do I have enough income to pay a portion of the nursing home costs and then rely on a small long-term care policy for the remainder?***

#### NOTE:

If purchasing long-term care insurance strains your budget, you should consider other alternatives for covering the cost of care you may require.

